

191—48.7(508E) Privacy. Except as otherwise allowed or required by law, a viatical settlement provider, viatical settlement broker, viatical settlement investment agent, insurance company, insurance producer, information bureau, rating agency or company, or any other person with actual knowledge of an insured's identity shall not disclose that identity as an insured or the insured's financial or medical information to any other person unless the disclosure:

1. Is necessary to effect a viatical settlement contract between the viator and a viatical settlement provider and the viator and insured have provided prior written consent to the disclosure;
2. Is necessary to effect a viatical settlement investment contract between the viatical settlement purchaser and a viatical settlement provider and the viator and insured have provided prior written consent to the disclosure;
3. Is provided in response to an investigation or examination by the commissioner or any other governmental officer or agency or pursuant to the requirements of rules 48.8(508E) and 48.11(508E);
4. Is a term of or condition to the transfer of a policy by one viatical settlement provider to another viatical settlement provider;
5. Is necessary to permit a financing entity, related provider trust or special purpose entity to finance the purchase of policies by a viatical settlement provider and the viator and insured have provided prior written consent to the disclosure;
6. Is necessary to allow the viatical settlement provider or viatical settlement broker or the provider's or broker's authorized representatives to make contacts for the purpose of determining health status; or
7. Is required to purchase stop-loss coverage.